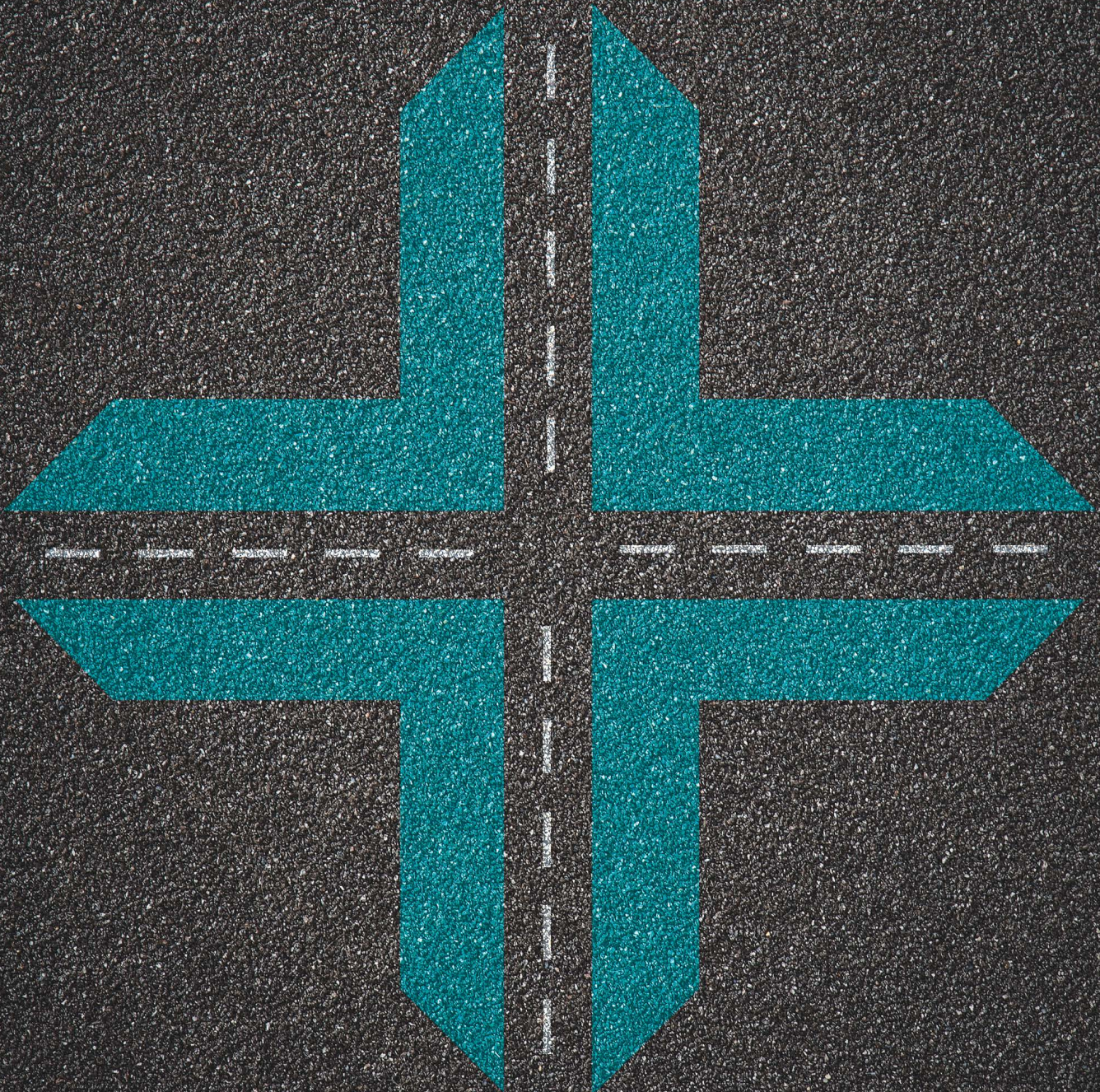


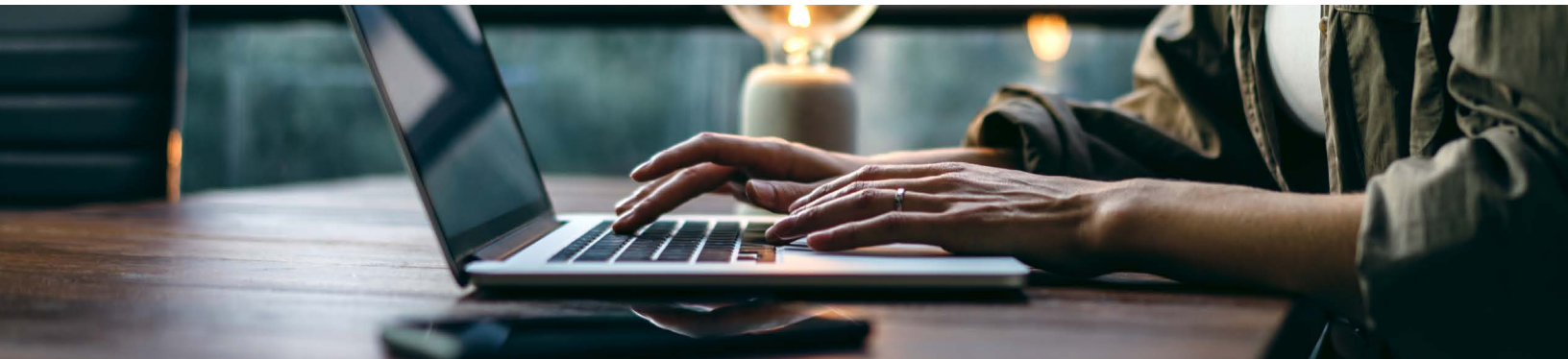
# The Intersection of Opportunity and Value.



# ✦ Forward-looking Statements

This document contains forward-looking statements. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. You can identify forward-looking statements by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends,” “plans,” “pro forma,” “projects,” “estimates” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. You can also identify forward-looking statements by discussions of strategy, plans, or intentions. Forward-looking statements involve numerous risks and uncertainties, and you should not rely on them as predictions of future events. Forward-looking statements depend on assumptions, data or methods that may be incorrect or imprecise, and we may not be able to realize them. We do not guarantee that the transactions and events described will happen as described (or that they will happen at all). The following factors, among others, could cause actual results and future events to differ materially from those set forth or contemplated in the forward-looking statements: business and economic conditions generally and in the bank and non-bank financial services industries, nationally and within our local market areas; our ability to mitigate our risk exposures; our ability to maintain our historical earnings trends; changes in management personnel; interest rate risk; concentration of our business in the transportation industry; credit risk associated with our loan portfolio; lack of seasoning in our loan portfolio; deteriorating asset quality and higher loan charge-offs; time and effort necessary to resolve nonperforming assets; inaccuracy of the assumptions and estimates we make in establishing reserves for probable loan losses and other estimates; risks related to the integration of acquired businesses and any future acquisitions; lack of liquidity; fluctuations in the fair value and liquidity of the securities we hold for sale; impairment of investment securities, goodwill, other intangible assets or deferred tax assets; our risk management strategies; environmental liability associated

with our lending activities; increased competition in the bank and non-bank financial services industries, nationally, regionally or locally, which may adversely affect pricing and terms; the accuracy of our financial statements and related disclosures; material weaknesses in our internal control over financial reporting; system failures or failures to prevent breaches of our network security; the institution and outcome of litigation and other legal proceedings against us or to which we become subject; changes in carry-forwards of net operating losses; changes in federal tax law or policy; the impact of recent and future legislative and regulatory changes, including changes in banking, securities, and tax laws and regulations, such as the Dodd-Frank Wall Street Reform and Consumer Protection Act (the “Dodd-Frank Act”) and their application by our regulators; governmental monetary and fiscal policies; changes in the scope and cost of the Federal Deposit Insurance Corporation insurance and other coverages; failure to receive regulatory approval for future acquisitions; and increases in our capital requirements. While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see “Risk Factors” and the forward-looking statement disclosure contained in Triumph Financial’s Annual Report on Form 10-K, filed with the Securities and Exchange Commission on February 15, 2023.



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# ✦ Message From Our CEO

## I believe operating a responsible, sustainable business requires an engaged team, a worthy purpose and a stewardship perspective.

The topic of “ESG” reporting has become politically charged as of late, which is interesting when you think about the history of the subject. It began with an idea not very controversial at all: that investors wanted the companies they owned to be good corporate citizens. In the early days, this was defined by a work culture free from discrimination, and a corporate structure and management culture that valued ethical behavior and protections for shareholders. In the days when pollution was far more prevalent, it valued some mind toward the environmental impacts of the business in question, as legislative bodies were sometimes slower to act. Over time, ESG reporting has expanded, its demands have grown and this voluntary report structure, at least in the United States, has become more politically oriented.

I find this disappointing. Business is about people and relationships. At the core of what ESG stands for is (i) the idea that we treat all people the way we want to be treated and (ii) that we leave the world better than we found it. I wish and work for a world where all people are treated with dignity and all people have access to a safe environment.

I am open with my team that my worldview is biblical in its basis, and in that view, it is my mission to treat others with kindness and steward the assets well that I am responsible for. No matter the color of your skin, your nation of heritage, your religious beliefs or lack thereof, your gender or your orientation, you will be treated with dignity and respect at Triumph Financial. We expect our team to model transparency in their communication, excellence in their craft and humility in their relationships. Two pages from now, you'll read about our values. They all relate to the central themes: our people make the difference and the mission is more than money.

*Last year, I explained why I refer to our company as a team. I said, “...it is because we are a group of people who have assembled ourselves with the common goal of creating the most valuable experience in financial services. Our culture is anchored around the concept of servant leadership, and our focus on creating value helps our team members thrive, our customers succeed and our communities prosper.”*

When I tasked our team with creating an ESG report, it was not to make some market statement or signal our alignment with some external marker set to determine our compliance. Instead, I asked them to simply report what we already do as a window into our culture. We endeavor to treat others the way we want to be treated. Let's talk about that. We maintain a culture of high ethical standards and measure adherence to that at the team member, management and Board level. Let's talk about that. We try to be sure that the business activities we pursue don't leave the world a worse place than we found it, as many of us are avid outdoors enthusiasts and conservationists at heart. Let's talk about that.

In short, in this report we are offering you a window into who we are at Triumph Financial. We are not virtue signaling or attempting to persuade you that we are anything other than what we are. We are a high-performing team focused on equality in opportunity, access to capital and managing a sustainable, profitable enterprise. As I said in our last report, we are committed to maintaining a culture that values all people, serves others with humility and operates prudently, working to protect our stakeholders.

*I hope, as you read this year's report, those values are expressed and you find alignment with your own. We will continue to Help People Triumph!*

Respectfully,



Aaron P. Graft

Vice Chairman and  
Chief Executive Officer



# The Company at a Glance

## Triumph Financial at a Glance

Triumph Financial, Inc. (Nasdaq: TFIN) is a financial holding company focused on payments, factoring and banking. Headquartered in Dallas, Texas, its diversified portfolio of brands includes TriumphPay, Triumph and TBK Bank. Our focus on creating value helps our team members thrive, our customers succeed and our communities prosper.

### One Purpose: Helping People Triumph.



TBK Bank, SSB, meets the needs of clients through an offering of consumer, business and commercial banking products and solutions. With branches in Colorado, Illinois, Iowa, Kansas, New Mexico and Texas, TBK Bank serves clients nationwide through our mortgage warehouse and commercial real estate platforms.



Triumph provides the transportation industry access to more of the products and services that empower growth-minded entrepreneurs to expand their businesses. Triumph's total transportation finance solutions — factoring, fuel cards, insurance, equipment finance and cash flow management — collectively create greater value for our clients.



TriumphPay is the payments network for freight brokers, factors, shippers and carriers in the North American trucking industry. TriumphPay provides digital, frictionless presentment, settlement and payment experiences, giving our partners the freedom to grow their businesses and empowering carriers to determine how and when they would like receive payment.

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Banking products and services offered by TBK Bank, SSB. Member FDIC.

Factoring products and services offered by Triumph Financial Services LLC, a subsidiary of TBK Bank, SSB, DBA Triumph.

Insurance products and services offered through Triumph Insurance Group, Inc., a subsidiary of TBK Bank, SSB DBA Triumph. Triumph Insurance Group, Inc., DBA in CA Triumph Risk and Insurance Solutions, All Rights Reserved. | TX License #1941647 | Insurance Products and Services offered through Triumph Insurance Group, Inc. are NOT A DEPOSIT, NOT FDIC INSURED, NOT GUARANTEED BY THE BANK, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND MAY GO DOWN IN VALUE.

Equipment Finance and Asset Based Lending products and services offered by TBK Bank, SSB.

TriumphPay is a division of TBK Bank, SSB.



## Our Core Values

We base our core values on biblical principles and sound business practices.

### Transparency

Communicate the truth consistently, directly and professionally. Open communication is the foundation of strong relationships.

### Respect

Treat others as you want to be treated. Put the needs of others and the needs of the team before promoting your own agenda.

### Invest for the Future

Do not allow the immediate to crowd out the important. Success that endures is built upon a long-term perspective.

### Unique Is Good

Be wary of following the crowd. Being unique can be difficult, but if it were easy, everyone would do it.

### Mission Is More Than Money

Make everything you're involved in better. This includes doing good in the areas of greatest need — in your community and around the world.

### People Make the Difference

In any situation, the most important criteria for success are the quality of people and the quality of their thinking.

### Humility

Model humility in all that you do. Humility is not passivity, as it requires the courage to prefer others' needs over your own.

## Relations With Stakeholders

Triumph Financial endeavors to engage all stakeholders — shareholders, team members, customers and our communities — transparently and respectfully. Our goal is to understand their concerns and identify emerging trends that may affect operations, team member health and welfare, and shareholder value. We work to identify potential risks that we can mitigate through our programs or policies. We employ several intake points for issues, including Human Resources, Investor Relations and Corporate Communication.

## We are committed to providing equal employment and advancement opportunities to qualified individuals and will not tolerate illegal discrimination or harassment of any kind.

### Our Creed

At Triumph Financial, we are committed to diversity, equity and inclusion (“DEI”). Building a better tomorrow includes operating to deliver excellent results today, while celebrating the uniqueness of our team members, customers, partners and communities as we promote a culture of understanding and acceptance. We dedicate ourselves to creating an environment where we value and listen to everyone with humility, and we act with respect regardless of gender, race, creed, orientation and background. An important way that we invest in our future is by building a team of diverse individuals at every level of business or relationship.

### Our Belief

The diversity of Triumph Financial team members is a tremendous asset. We are committed to providing equal employment and advancement opportunities to qualified individuals and will not tolerate illegal discrimination or harassment of any kind. Team members are expected to immediately report any discrimination or harassment to the appropriate supervisor and Human Resources.

In August 2020, our CEO directed the formation of the CEO’s Council on Diversity & Inclusion (“The Council”) at Triumph Financial. The Council consists of a diverse group of team members — 50% females and 50% males, and various experiences, races and ethnicities. With members coming from all levels of the organization, the Council focuses on diversity and inclusion in our workforce, workplace, community and suppliers. They are responsible for connecting our diversity and inclusion activities with our broader business strategies. Additionally, we created a Leader of Diversity & Inclusion position to provide direction and leadership as we build processes, initiatives and special programs aimed at diversity and inclusion.

### Council on Diversity & Inclusion 2022 Update

*The Council’s main objectives in 2022 were:*

- **Team Member Engagement Survey (Action Planning):** The Council leveraged Gallup Q12 survey data to identify trending concerns that would negatively impact our working culture regarding representation, fairness and teamwork.
- **Established Diversity Creed Presence Across Triumph Financial:** Displayed our Creed across all brands, departments and branches, including common areas visited by our customers.
- **Implement Triumph Champion Program:** A Triumph-wide initiative, the goal of the Triumph Champion Program is to promote diversity, equity, inclusion and team member engagement across all brands and the communities we serve by fostering interpersonal relationships that are built on fairness and demonstrating to team members, customers and the community they are accepted, respected and valued.
- **Ethnic and Commemorative Observances:** Commemorated the life achievements of minorities by posting celebratory messages in #OneTeam Today, our internal intranet, to honor Black History Month, Women’s History Month, Asian-Pacific Islander Heritage Month, Hispanic Heritage Month, Native American (Indigenous People) Heritage Month, Juneteenth, etc.

The Council partnered with the Diversity & Inclusion Center of Excellence to establish placement goals at the executive, mid-management and sales levels for underrepresentation across gender and ethnicity. The Diversity & Inclusion Center of Excellence is a center of excellence within our Human Resource function, responsible for establishing diversity and inclusion goals at every level of the organization and creating the strategic plans to achieve them, including such elements as Triumph Financial’s affirmative action plans, discussed more in our priorities for 2023. The board has oversight over this function and receives updates on diversity and inclusion initiatives and progress.

The Council will leverage this positive momentum to execute the 2023 priority initiatives below.

- **Expansion of Affirmative Action Plans (AAPs):** In partnership with Total Rewards and Talent Acquisition functions, assess representation/underrepresentation across new hires, promotions, terminations, transfers, etc., and identify areas and action planning for improvement.
- **Team Member Engagement Survey (Action Planning):** The Council will continue to leverage the Gallup Q12 survey process to identify trending concerns that may negatively impact our working culture regarding representation, fairness and teamwork.
- **Administer Triumph Champion Program:** Nominate an individual monthly who embodies the spirit and conviction of the program, and allow their impact and influence to be highlighted and celebrated across the organization.
- **Administer Selection Process for CEO Council on Diversity & Inclusion:** Annually, administer process to select new members to the CEO Council on Diversity & Inclusion. In an effort to maintain creative ideas to support a healthy DEI and engaged culture, 100% of the current council members will be replaced. Council members serve a 12-to-18-month term.
- **Ethnic and Commemorative Observances:** Continue to commemorate the life achievements of minorities, by finding ways to highlight their contributions to our world, our country and our communities. In addition, The Council will continue to serve as a resource and sounding board for corporate matters, advocating for reasonable accommodations based on customer needs and preferences.

The Council will continue to be a voice to advocate for equitable representation across our brands and work with the Diversity & Inclusion Center of Excellence on related affirmative action plans. Triumph Financial is particularly aware that some issues are more pressing than others and that some groups are more vulnerable than others — for example, women and equal pay. We actively work to be a positive force to rectify such inequalities.

## Anti-Discrimination

Triumph Financial complies with all local, state and federal laws and regulations prohibiting discrimination in all personnel activities. We charge every team member with the responsibility of adhering to our anti-discrimination policy and to not tolerate illegal discrimination. Our fundamental guiding principle is to treat others the way each of us want to be treated, with dignity, respect and kindness. As a result, it is our desire to implement practices across our enterprise that encourage and respect the dignity of all of our team members and customers. Further we believe it is the duty and responsibility of each team member to report conduct they believe violates this policy to their supervisor or the Human Resources Department. As a measure

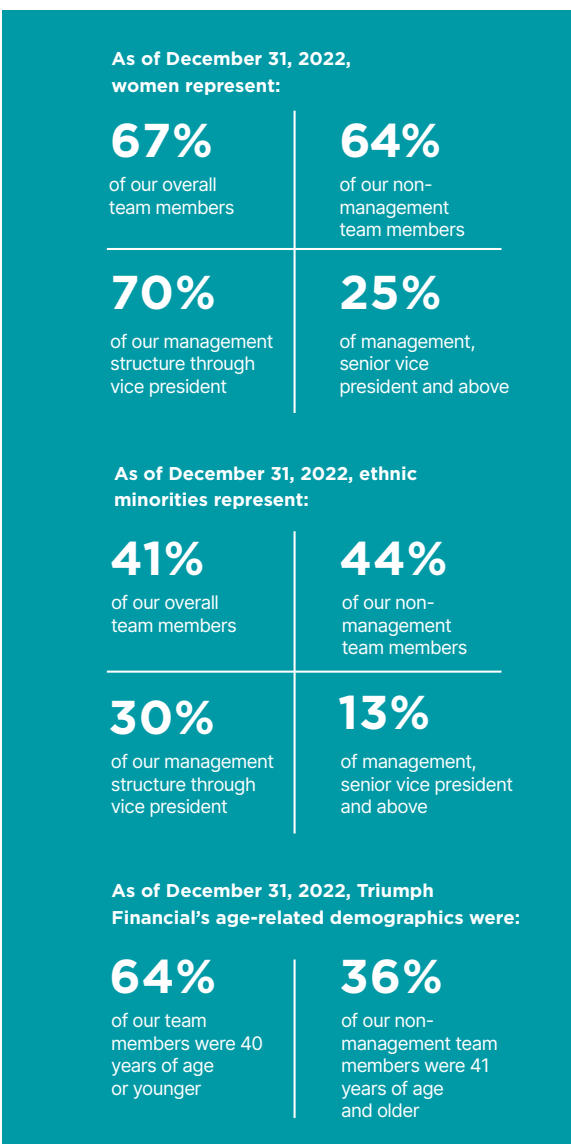
of visibility for management to our team members, Triumph Financial publishes demographic data by region to our internal intranet, allowing team members to see various demographic slices of Triumph Financial compared to those specific areas they serve.

## Anti-Harassment

Triumph Financial takes the anti-discrimination policy one step further, stating the Company will not tolerate any form of harassment of team members, whether imposed by a team member, independent contractor, vendor, customer or visitor. This policy is intended to be interpreted as broadly as possible. While an action may not be so severe as to constitute harassment in the legal sense, it is commonly understood to be abusive or disrespectful towards others.

## Board and Leadership Diversity

We are proud of the diversity of our leadership team. Our Board of Directors ("Board") consists of 11 members — nine of whom are independent; three of our board members are women and two are minorities. We also strive for diversity throughout the rest of our organizational structure.





# Investing in Our Team Members

Our success at Triumph Financial directly reflects our ability to attract, develop and retain the best, most diverse and highest-performing talent. To do this, we make substantial investments in our team members, providing them with opportunities to learn, develop and advance their careers. We believe in fostering a strong culture based on our core values, which creates an impact at work, generates long-term value for our stakeholders and makes lasting contributions to our communities.

## Training & Educational Assistance

Triumph Financial and all subsidiaries support team members who want to continue their education in subjects and fields directly related to the Company's operations, activities and objectives. We encourage our team members to pursue educational opportunities that will help improve job performance and professional development. We reimburse tuition and specific fees for satisfactory completion of approved academic courses and certain certifications to further this goal. College credit courses at accredited colleges and universities, continuing education courses and certification exams are included. Triumph Financial must approve all courses and certifications before enrollment to be eligible for reimbursement. Team members are encouraged to contact the Human Resources Department for details, registration, and to learn about the approval process.

## Team Member Satisfaction

Triumph Financial partners with Gallup to gauge employee engagement and solicit feedback from team members on ways management can improve team members' working environment and overall team member engagement. Management has specific goals developed through these surveys to improve the work environment and team member engagement continually.

## Labor Practices

We strive to ensure our team members have access to working conditions that provide a safe and healthy environment, free from work-related injuries and illnesses. Our locations require employ badges and keypads to enter restricted areas. Triumph Financial also employs a security team to track and remediate vulnerabilities in our physical, transactional and team member security. We encourage team members to raise concerns about actual or suspected misconduct through management or via a self-service platform called AskHR. Triumph Financial provides comprehensive medical, dental and vision plans, health savings accounts, PTO and sick time, long-term disability, term life, dependent life, AD&D insurance, childcare and dependent care programs, flexible spending accounts, FMLA, 401K, employee assistance, wellness programs, Awardco YouEarnedit recognition (an internal points- and prize-based peer recognition program) and an employee stock purchase program, which currently boasts participation from 28% of our team members.

We are committed to providing our team members with applicable rights and certain freedoms, such as good working conditions, open communication, reasonable job security, personal growth opportunities, training and education, and communication of job expectations.



**Triumph Financial’s commitment to sound business practices is fundamental to our success. We strive to exemplify our core values in our daily interactions with customers and work to maintain high standards of ethics and accountability in our Board, leadership and team members.**

Our day-to-day operations closely link to our corporate responsibility efforts by focusing on ethics and good governance. As part of delivering on that purpose responsibly, we understand the importance of managing risk effectively. Sound business practices are ethical business practices that guide us and enable responsible, sustainable growth. We accomplish this through effective internal controls, our code of business conduct and ethics, and robust data protection practices.

## Enterprise Risk Management (“ERM”)

The Board of Directors of Triumph Financial, Inc. maintains a standing Risk and Compliance Committee to oversee the assessment of risk across the Company and its subsidiaries. The committee’s function is to provide an enterprise-wide review and evaluation of a broad range of risks, including environmental and social risks and risk trends impacting, or potentially impacting, Triumph and our stakeholders.

## Security Overview

We have invested heavily in creating an enterprise-wide Information Security program that is composed of people, process and technology controls and capabilities to address threats faced by the organization. The Information Security program is led by a Chief Information Security Office (“CISO”), who manages security tools and processes and partners with other stakeholders in the organization to drive Information Security maturity across the organization. Our Information Security program is developed based on well-known frameworks and best practices. We also have a Chief Security Officer (“CSO”) role to focus on fraud prevention, physical and personnel security enhancements, and enterprise-wide information and data protection as the core of its vision and strategy. Regarding fraud prevention,

security has been integral in reviewing threats from external fraud-related schemes affecting all enterprise business lines by educating Triumph Financial personnel on existing complex fraud-related schemes undertaken by national and international criminal organizations or individual perpetrators.

Corporate Security has integrated fraud prevention software tools throughout our business lines. Through these efforts, Triumph Financial security has identified and prevented PPP/SBA-related fraud, loan fraud and identity theft, and has shared intelligence on new variants of existing fraud schemes with law enforcement and the financial sector.

Corporate Security maintains efforts around physical security both for personnel and facilities, including security resources working directly with a specialized software package deployment for business continuity.

The threat of ransomware attacks, business email compromises and network intrusions by criminal organizations and nation states against financial institutions has been increasing. The CSO and CISO work in partnership to identify and isolate potential cyber-related threats. The CSO educates IT assets and users on present and emerging cyber threat trends, refining relationships with the FBI, the Department of Homeland Security and the Intelligence community. This brings increased visibility and understanding of domestic and international cyber threat actors, including their tools, techniques and patterns used against domestic and international financial sectors, and enhances our incident response efforts to cyber-related matters. The Information Security Office has also implemented a Security Awareness training program to educate all users on cyber-related threats.

## Data Privacy & Security

We strive to protect customer, team member and third-party data.

We do this through technology, training and policies and procedures that are in place to prevent unauthorized access or use, prevent and detect fraud and prevent improper disclosure of sensitive information. Triumph Financial performs a risk assessment process to identify threats and vulnerabilities to data security. Risk assessments are regularly updated and evaluated to maintain oversight. Information Security also applies a layered security strategy to mitigate data security risks, including but not limited to vulnerability assessments, prevention and detection controls, and audits. Independent third-party auditors perform security control testing to validate the Company's Information Security controls and the program's effectiveness.

### Addressing Data Security Risks and Vulnerabilities

*The following are ways in which Triumph Financial identifies and addresses data security risks and vulnerabilities:*

- Information Security performs vulnerability assessments regularly to identify network vulnerabilities. Vulnerabilities are continuously tracked and remediated. External vulnerability scans are also performed.
- Triumph Financial partners with a cybersecurity firm to help detect cyber intrusions. The network is monitored 24/7 for suspicious network activity. Threat intelligence is leveraged to correlate suspicious activity. The Company uses endpoint detection response ("EDR") to identify, block and remediate malware on systems.
- Email security blocks malicious attachments and phishing emails. Emails containing confidential data are encrypted.
- Triumph Financial utilizes a next-generation firewall to detect and block threats, incorporating GEO-blocking. Internet filtering is used to stop team members from visiting malicious websites.
- Access rights to financial systems are regularly reviewed.
- Remote access requires multi-factor authentication to gain access to a virtual desktop. The virtual desktop is isolated from team members' personal computers.

- Information Security has an incident response policy, plan and playbook.
- All team members undergo annual information security training. Information Security conducts monthly phishing tests to educate team members on identifying phishing tactics and techniques. Team members who fail a phishing test are required to take mandatory training.

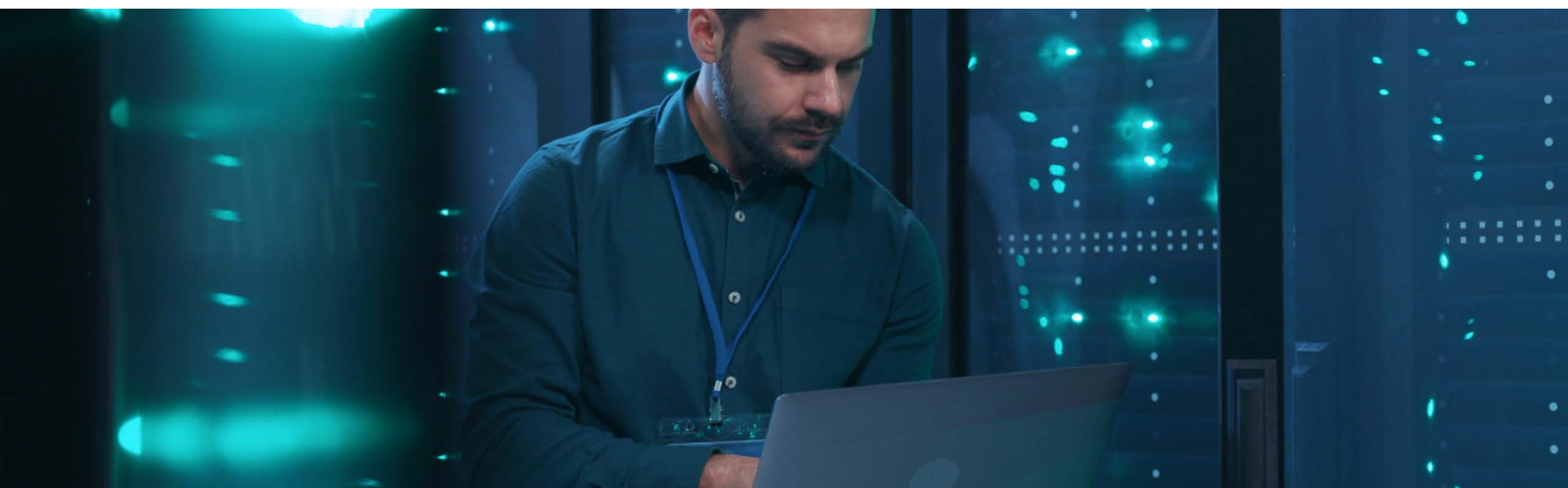
### Trends in Data Security and Information Attacks

Triumph Financial observed increased trends in type, frequency and origination of attacks to its information systems. Phishing attacks from many countries continue to rise. Triumph Financial blocks a large number of emails every week from known malicious IP addresses, emails containing viruses or spam, and spoofing attempts.

### Disclosure of Customer Information Breaches

Triumph Financial has policies and procedures for the timely disclosure of events related to customer information breaches. When Triumph Financial becomes aware of an incident of unauthorized access to customer information and, after a reasonable investigation, it is determined that misuse of the data has occurred, notice is provided to the affected customers in a timely manner. Customer notice may be delayed if an appropriate law enforcement agency determines that notification will interfere with a criminal investigation and provides the Company with a written request for delay. In the case of delay, pursuant to such written notice, Triumph Financial will notify its affected customers as soon as notification no longer interferes with the investigation.

If customer notification is not required, it may be prudent to issue a general statement, either in a regular customer mailing or a notice on the website, or both, about the possible exposure of some customer information. This notice should remind customers of the importance of monitoring their account activity.



## New and Emerging Cyber Threats to the Financial Service Industry

Triumph Financial has multiple data and system security efforts related to addressing new and emerging cyber threats and attack vectors facing the financial services industry:

- Triumph Financial takes a layered security approach to combat ransomware. The use of EDR detects and blocks ransomware from running on computer systems. The email security system and firewall perform security checks and block malicious files entering the network. IT performs data and system backups daily.
- Triumph Financial uses Mimecast for email security. Mimecast performs security checks to detect and block emails with malicious URLs or attachments from entering team members' inboxes.
- IT uses air gapping technology to prevent ransomware from infecting backups and keep data backups safe from ransomware
- The following network security monitoring is in place to detect ransomware:
  - Anti-Virus to detect and block known malware.
  - Network logs are correlated and monitored for network intrusions.
  - Monitoring programs detect ransomware running on a file share and alert Information Security.
- IT regularly applies security patches to remove network vulnerabilities. Information Security specifically validates known vulnerabilities that have been remediated through the Vulnerability Assessment Process.
- Information Security maintains a comprehensive Incident Response Playbook that details response procedures for various cyberattacks, such as ransomware.
- Multi-factor authentication is used to prevent unauthorized access to the corporate network.
- Mobile banking is monitored for fraud and requires customers to answer security questions when log-on attempts occur during irregular times or in different geographic locations.

## External Standards and Information Security Efficacy

We leverage external standards and frameworks to measure the success and maturity of our Information Security Program. Triumph Financial operates under the regulatory environment provided by the Federal Financial Institutions Examination Council ("FFIEC"), Sarbanes-Oxley Act ("SOX") and interagency state guidelines. The Information Security Program is measured to the FFIEC Cybersecurity Assessment

Tool ("CAT"). The CAT is a tool designed to assist financial institutions in measuring their cybersecurity preparedness by identifying risks to determine cybersecurity maturity. The Information Security Program is also measured to the Center for Internet Security ("CIS") Top 20, a security industry benchmark. The CIS consists of cybersecurity best practices in applying security controls and processes to a network. The benchmark is widely adopted across industries, including financial services and transportation industries, and is used to measure the effectiveness and maturity of cybersecurity programs.

## Bank Secrecy Act/Anti-Money Laundering and Office of Foreign Assets Control

With respect to Money Laundering ("BSA"/"AML"), Customer Identification Program ("CIP"), Beneficial Ownership and Office of Foreign Asset Control ("OFAC") Program, all team members are required to refer potentially suspicious situations, activity or transactions to their manager or the BSA Officer in a timely manner. The Board of Directors is responsible for, and committed to, establishing a program designed to effectively combat money-laundering and ensure that the Company properly identifies its customers. The policy's purpose is to guard against fraud (impersonation and identity theft) and prevent money laundering or the handling of criminal or terrorist property. This policy complies with all relevant legislation and regulation requirements, and the Company will assist law enforcement by providing information on customers being investigated following a Suspicious Activity Report ("SAR"). Management is responsible for monitoring applicable reports and activity within their respective business lines for suspicious activity, and ensuring SARs are filed within required timeframes and all team members are familiar with and adhering to said policy's requirements. Each team member is responsible for compliance with Triumph Financial's BSA/AML and OFAC programs. Compliance training is required annually for all team members, enterprise-wide, including the board of directors. Additional training is provided to those job roles that have increased exposure to identifying suspicious activity. This training is tailored to job role(s).

*Examples of compliance include, among other items, immediately:*

- Referring potentially suspicious activity as soon as a team member becomes aware of the activity.
- Referring potentially suspicious criminal or fraudulent activity that may be detected through direct customer interaction or by another team member.

Team members are expected to adhere to the CIP principles of "Know Your Customer" and should never disclose to a customer or third party that Triumph Financial is considering filing or has filed a SAR.



Triumph Financial uses several methods, including but not limited to Financial Crime Risk Manager (“FCRM”) automated alerts, currency aggregation reports, quarterly trend reviews for Monetary Instrument Sales and Cross-Border ACHs to detect suspicious activity inclusive of Marijuana-related Business (“MRB”) activity. Triumph Financial expects the management of each company, division and department (“line of business”) to oversee portfolios, customers, accounts and relationships in a manner that the respective risks are adequately monitored, and detection of suspicious activity is promptly reported to the BSA/AML Department.

The commercial credit process does not utilize any automated approval or origination processes. Our lending team vets each loan request, underwriting processes and due diligence. These include collecting financial information to evaluate the history of the business and the capacity to repay, reviewing the purpose of the loan and the collateral quality. The applicant’s entity formation documentation is reviewed, and identification is obtained per the CIP and Beneficial Ownership policies and procedures. All of this mitigates fraud attempts before loan origination.

## Respecting Human Rights

At Triumph Financial, we are focused on “Helping People Triumph.” It’s our brand purpose, and our core values align with that purpose. We believe that our customers, team members, communities and shareholders benefit from it. As a result, how we do business is as important to us as what is achieved through our efforts. That belief forms the basis of the core values that our team members honor. They carry those values into the communities where they live and work. These values are delineated in our [Human Treatment Statement](#).

The Board of Directors and management are committed to maintaining a work environment where every team member is treated with dignity and respect, free from the threat of discrimination and harassment.

As stated in our Board-approved code of business conduct and ethics, we expect these same standards to apply to all stakeholders and our interactions with customers, vendors and independent contractors. Triumph Financial expects these values to be applied globally and that those we do business with similarly respect individual human rights and conduct their business operations free from human rights abuses, including human trafficking, child labor and slavery.

Honoring protections for human rights is consistent with these values. We intend our support for these measures to apply broadly to all persons. It is embodied in our company culture, core values and our code of business conduct and ethics. We have a responsibility to our customers, communities and each other as team members. Our team members, vendors, business partners and our Board of Directors are held to the highest standards of ethics. They are responsible for demonstrating behaviors consistent with those high standards and our core values. Compliance with laws, rules and regulations is only the beginning. We encourage our team members to obey the law, both in letter and spirit. This forms the foundation on which our ethical standards are built. All of our team members, officers and directors must respect and obey the laws and regulations of the United States, as well as the cities and states in which we serve our customers. Although not all team members are expected to know the details of these laws, it is essential to know enough to determine when to seek advice from supervisors, managers or other appropriate resources.

Triumph Financial requires team members and the board of directors to annually complete training on our code of business conduct and ethics, certifying that they have read and understand Triumph Financial’s policies and principles on the subject of human rights. Further, as part of our formal periodic review process, all team members, regardless of position, are evaluated, in part, against conformance to our stated values, providing opportunities to monitor adherence to those values throughout the year.

Triumph Financial recognizes that our activities may have an impact on our planet. We are committed to sustainable finance, balancing environmental stewardship with responsible business operations and complying with all applicable laws. We focus our efforts on responsible resource use while creating comfortable, safe and healthy workplaces for our team members and stakeholders. Please see our [environmental policy](#) for further information.

## Sustainable & Environmental Practices

Triumph Financial impacts the environment through our operations and through the financing of the operations of other companies that could pose risks to the environment. To manage this impact, we consider the environmental impacts of our business activities. We avoid lending activities that could cause irreparable damage to the environment.

### Operational Efficiency

- Where appropriate, we prefer environmentally friendly products and services and actively recycle in all of our facilities.
- Our Elgin, Illinois, location is LEED Gold Certified.
- We use Fiserv's "Director" software to reduce paper usage for document imaging.
- Our newest branch in Dallas, Texas, has solar panels, and another has geothermal heat and heat pumps.
- Newly constructed offices use LED lighting and occupancy sensor lighting, and several existing branches have been similarly upgraded; more are in progress.

### Sustainable Finance

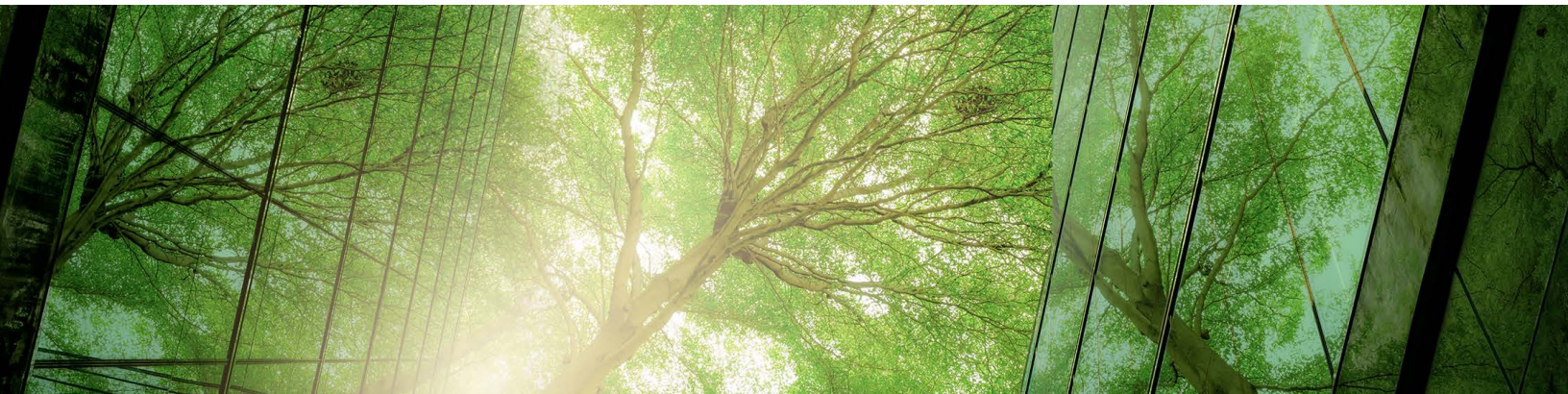
We conduct business responsibly and actively work with stakeholders to serve our various constituents best. For certain types of lending, we may evaluate our customers' environmental risks as well as some aspects of social risks, such as the background of the borrower, character and ethical considerations during the underwriting

process. This can include such activities as enhanced due diligence, depending on the type of business, as well as inquiries to determine if the borrower is a known bad actor or represents a reputational risk to the Company.

*Sustainable business practices are not only focused on environmental activities but also on protecting the organization as a going concern.* As a result, Triumph Financial has established governance controls to identify and monitor high-risk businesses and to prevent association with prohibited businesses. Our internal policies and procedures define these and how to identify and recognize them during the onboarding process. We are committed to continuously evaluating and improving these governance controls.

*Triumph Financial works to avoid all illegal activities and has identified the following for specific mention, as these are a focus for our investors:*

- Bribery — offering, receiving or requesting bribes
- Human trafficking — child and forced labor or slavery
- Marijuana-related businesses or other illicit drug enterprises — Triumph Financial is a federally regulated financial institution and is bound by federal laws, including federal criminal laws. As a result, we are expressly prohibited from directly banking or lending to marijuana-related businesses. To protect the Company, we have created credit and account policies to identify and insulate the Company from marijuana-related businesses.



Other business activities that are not illegal but are considered high risk due, perhaps, to industry association, such as sub-prime commercial finance or larger credit exposures, undergo further review to evaluate how they align with our stated values. For example, certain lending sectors require greater due diligence than others. We recognize that our lending activities can have environmental risks, which may be elevated in certain sectors. Energy lending may carry social risks, and those issues may include, among others, local community engagement (including indigenous peoples), water rights and social perceptions. Triumph Financial supports small to medium enterprises with ancillary ties to the energy industry, mainly in the transportation space. We provide equipment loans (e.g., trucks and trailers) and working capital to customers servicing this sector. We do not have material concentrations on projects that involve the mining of carbon-related assets, as we do not maintain the expertise to support those lending activities; however, we are not opposed to or strictly avoiding those industries. We believe engagement and investment is the best path forward to meeting our energy needs and protecting the environment.

## Sustainable Lending and Community Reinvestment

Triumph Financial recognizes that we lend to entities whose operations may impact the environment. As such, we seek to maintain an appropriate awareness of the potential negative impacts that could arise from those activities.

### Environmental Lending in Practice

We evaluate each credit or transaction on its individual merits, with larger relationships receiving more attention and deeper analysis. Our underwriting process regularly looks at governance issues and seeks to incorporate relevant industry risks.

The Bank has set limits on concentrations of certain types of lending or industries. We have strong capabilities to report on industry concentrations as we see changing or evolving trends which would require attention.

The Bank's lending and credit areas are governed by policies, including but not limited to the Commercial Loan Policy, the Environmental Risk and Liability Policy and the Fair Lending Policy.

When making a credit decision, we may take into account social and governance issues as we evaluate individual businesses. For CRE credits we will consider potential environmental risks. We seek to understand pertinent and relevant issues related to boards, shareholders, principals and management, including factors that would speak to character and/or ethical concerns. These factors impact our willingness to engage with borrowers.

On real estate loans, we require due diligence in accordance with our policy to understand the environmental risks associated with the transactions. Potential environmental concerns related to a property and/or the business operating within the property materially impact

the Bank's structure and willingness to provide financing. In some instances, the Bank requires funds to be set aside for site remediation to move forward on a transaction.

### How We Monitor ESG Issues In Lending

Relationship Managers ("RMs") have the responsibility for knowing the Borrower and understanding the nature of the business. The RMs and credit personnel have access to tools to search public information databases, industry research and media reports to identify and monitor specific risks associated with various industries and transactions.

For business clients that deal with consumers, such as a consumer finance company, the Bank requires scheduled compliance and regulatory audits to ensure we partner with good citizens in that space.

The Bank also has access to tools that allow us to monitor ongoing environmental risks associated with our real estate portfolio.

### Oversight of Lending Activities

As it relates to oversight in lending, the bank employs both external review and a Board oversight and approval of relationships exceeding thresholds of a certain size.

Our External Loan Review is in place to help identify emerging risks that may not have been identified by bank personnel. External Loan Review makes recommendations to loan committees on salient risks found in their review. Currently, between 70% and 75% of our portfolio balances are reviewed by External Loan Review annually.

The Bank also employs a Committee approval structure, defined in the Commercial Loan Policy, which ensures that a group of individuals bears the responsibility of understanding the nature of risk, allowing for the committees' vetting and discussion of relevant lending risk factors. These committees include senior management and Board members.

### Stress Testing

In response to the emerging topic of Environmental, Social and Governance ("ESG") considerations and disclosures, management considered whether climate change loss factors should be included in our credit loss forecasting assumptions. The forecasting assumptions used by Triumph Financial do not currently contemplate climate change.

Based on management's discussion with representatives from our credit loss assumptions source, there are certain European forecasts that incorporate climate change. Because of the long-term time horizon of climate change, many of these forecasts frontload much of the physical costs of climate change, effectively applying the impact of 30 years of future climate change into the present day. As a result, these forecasts are inconsistent with ASC 326, requiring management to establish reasonable and supportable forecasts. Management considered pursuing other forecasts that could incorporate climate change differently; however, it was determined that the use of such forecasts was not necessary given the unique short-term nature of Triumph Financial's loan portfolio as follows:

- As of December 31, 2022, approximately 30% of the loan portfolio consisted of factored receivables that turn every 35–36 days. An additional 16% of the loan portfolio comprises short-term mortgage warehouse lending whose assets turn on average every three weeks. The impact of climate change on expected future losses related to these assets, which make up approximately 46% of our loan balances, is not material.
- As of December 31, 2022, just \$284 million, or only 6.9%, of our loan portfolio carried contractual maturities greater than five years. As such, it is highly unlikely that climate change would have any material impact on expected future losses when stress testing our loan portfolio.

We consider some of the near-term environmental impacts of climate change in individual lending decisions. For example, the Bank regularly evaluates the effects of water shortages in Colorado and New Mexico related to our agricultural portfolio and other impacted businesses as this impacts collateral values. The Bank also monitors and studies the expected impact on commodity prices affected by weather and water for the same reasons. These considerations are more immediate and impactful to our decisions than climate models meant to study risk on long maturing portfolios.

### Community Reinvestment

Triumph Financial recognizes the importance of meeting the credit needs of the communities in which it operates, including low-to-moderate income (“LMI”) individuals and geographies. In compliance with the Community Reinvestment Act (“CRA”), the Company seeks to serve the members of its communities through its lending, investment and service.

Small businesses/farm/ag or SBA 7(a) (working capital loans) or 504 (CRE) loans as of 12/31/2022

- Renewable energy (such as Solar/PACE, wind turbine, hydro)
  - Seven Loans — \$484 thousand— Alternative energy such as geothermal, solar and wind generation
- Recycling centers, chemical remediation centers
  - One loan — \$136 thousand — recycling including remediation services for chemical products
- Small business & Ag Loans — 15,910 loans totaling \$1 billion
  - Ag — 550 loans totaling \$35.3 million
  - Farmland — 210 loans totaling \$26.8 million
  - Commercial Finance Small Business — 15,150 loans totaling \$941.0 million including:
    - » Triumph Factoring — 11,459 factoring relationships totaling \$735.2 million
    - » Small Business (Community Bank) — 3,380 loans totaling \$120.0 million
    - » TriumphPay — 311 relationships totaling \$85.8 million

- Student/education
  - Schools, education programs, support services — 11 loans totaling \$3.9 million
- Loans to non-profits
  - Tax-exempt loans — 10 loans totaling \$3.0 million

### Community Reinvestment

Currently \$43.8 million in CRA-qualifying investments, including:

- \$24.6 million of MBS secured by loans to low-to-moderate income (“LMI”) borrowers or in LMI geographies within the communities the Company serves.
- \$1.2 million committed to Small Business Investment Companies (“SBICs”)
  - An additional \$3 million investment in an SBIC focused on investing in small businesses with a positive social impact on workforce engagement and well-being, thriving communities, environmental services, health and wellness education and training, resource conservation and healthy foods.
- \$5 million invested in a CRA Shares Fund, which invests in affordable housing, community services, economic development and the revitalization and stabilization of LMI geographies in communities served by Triumph Financial.
- \$2 million invested in a Community Development Financial Institution (“CDFI”) created to make homeownership available to the Hispanic community by offering first-lien residential mortgages in underserved, LMI communities throughout Texas.
- \$4 million invested in The Workshop by TBK Bank, serving the community, especially low income individuals and families through educational programs for students and teachers, Workforce Development in industrial trades, mentorship, financial literacy and workshops for entrepreneurs
- \$3 million investment in FVLCRUM, an impact-focused fund established to invest in lower middle market, minority-owned companies that operate in geographies with significant minority and low- and moderate-income populations.
- Approximately \$1.0 million is currently invested in bonds benefiting LMI individuals or geographies in communities served by Triumph Financial.





## We encourage corporate social responsibility and urge our team members to actively participate in their communities through volunteerism and philanthropy.

Triumph Financial supports team members' efforts in this area whenever possible through our philanthropic practices, volunteer hours and matching donations. As a general rule, Triumph Financial does not donate to political parties or lobby groups, preferring to focus our support through charitable activities that directly benefit causes our team members believe in.

### The Mission Is More Than Money

We focus on doing the most good in the areas of greatest need through our philanthropic endeavors. When we make our communities around us better, we all Triumph.

*In 2022, our Philanthropic Vision focused on four key areas supporting our communities and around the world:*

- Training Future Leaders
- Giving People a Second Chance
- Serving the Less Fortunate
- Establishing Viable Communities

### Service

During 2022 Triumph Financial team members served a total of 7,095 volunteer hours.

- Triumph Financial hosted its fourth annual "Investing in Change Challenge," a month-long volunteer initiative where team members serve in their communities and compete for prizes. A total of 235 team members logged 1,340 hours during June, and a total of 161 organizations benefitted from the Triumph Financial team taking time away from their workday to serve in meaningful ways.
- Team members in each Triumph Financial division are regularly involved in teaching financial literacy classes in their communities in partnership with local schools, correctional facilities, community groups and non-profit organizations.

- Team members performed 300 volunteer hours focused specifically on financial literacy training, a 50% increase from 2021.
- Triumph Financial has also donated over \$30,000 to financial literacy efforts such as Junior Achievement, and has hosted field trips of students at our branches and Corporate Offices to teach financial literacy
- Our TBK Bank division hosted two field trips of high school students at our Corporate office to participate in financial literacy lessons and learn more about careers in the banking and financial services industry. More than 30 students participated in these office field trips.

### Non-Profit/Charitable Initiatives

- Triumph Financial employs a Philanthropy Program Director who manages the organization's philanthropic efforts. This position also leads the Philanthropy Committee, a diverse group of team members who meet quarterly to make recommendations regarding the Company's involvement with non-profit organizations, fundraising events and service opportunities.
- Through the Matching Gift Program, Triumph Financial supports organizations important to team members by matching their charitable contributions to qualified organizations, dollar-for-dollar, up to \$1,000 for each team member, each calendar year. In 2022, more than \$45,000 was donated through the Matching Gifts Program.
- We recognize that if we want our communities to be a better place to live, work and play, then our team members, who are a part of those communities, need to be involved with charitable organizations they care about. We encourage this by offering team members 24 hours of paid time away from work each year to volunteer at approved charitable organizations important to them as individuals.



## Current Major Charitable Initiatives

### The Workshop by TBK Bank

The Workshop by TBK Bank is a Community Development Project with a mission to serve the city of Dallas through building trade education, workforce development, a community makerspace, youth camps and nonprofit relationships. The Workshop features a metal shop, woodshop, innovation lab, artisan space and collaboration areas. Focusing on education in the areas of manufacturing and construction, The Workshop provides career exploration opportunities for young people, workforce development training for adults and support for member-entrepreneurs.

Next to Love Field in Dallas, The Workshop provides a physical location within a moderate-income area, where lives can be changed through training, education and encouragement, leading to a revitalization of the entire neighborhood, furthering TBK Bank's commitment to making a positive impact in the communities it serves. The Workshop is open 24 hours a day, seven days a week to a member base made up of hobbyists, entrepreneurs, retirees and aspiring craftspeople. Instructors (both staff members and contractors) teach safety, tool-use and project classes, and staff members are regularly available to answer questions.

The Workshop served over 250 people in 2022 through community development activities, including DISD Middle School field trips, summer camps, education, projects and entrepreneur support. The Workshop team members also completed the required train-the-trainer course to offer the National Center for Construction Education & Research's Core curriculum as part of the workforce development efforts in 2022.

### TBK Scholars Program

In 2022, Triumph Financial completed its fourth annual TBK Bank Scholars Program, awarding fifteen \$1,000 scholarships to high school seniors from low-to-moderate-income ("LMI") families in the communities the bank serves. Applicants must live in a county where

TBK Bank has a presence, have a low or moderate family income level and complete an essay on how they plan to use their education to give back to their communities. In 2022, the number of scholarships distributed through the program increased from then to fifteen.

### Investing In Change Challenge

In 2022, Triumph Financial hosted the fourth annual Investing in Change Challenge, a month-long volunteer initiative where team members serve in their communities and compete for prizes. All team members are given a Volunteer shirt to represent Triumph Financial in their community during the Challenge. A total of 235 team members logged 1,340 hours during June. A total of 161 organizations benefitted from the Triumph Financial team taking time away from their work day to serve in meaningful ways.

### Watermark Community Development Corporation

Triumph Financial has donated over \$149,000 to this organization since 2017 for matching funds of an Individual Development Account program to benefit LMI individuals in Dallas. Participants, many of whom have never had a bank account before, can save toward purchasing a home, transportation, education or assets for a small business. By meeting the requirements of consistently saving, completing a 10-week financial literacy course and committing to meeting regularly with a mentor, participants can have their personal savings matched 2:1 toward their asset purchase

### Crosshairs Charitable Foundation

Triumph Financial created the organization to provide an opportunity for others to participate in community development activities alongside Triumph Financial. CCF was able to donate \$8,700 to cover the cost of several low-to-moderate-income students to attend summer camps offered at The Workshop in 2022. An additional \$48,220 was donated from CCF to six other non-profit organizations who are excellently serving and impacting our communities and around the world.

# Triumph Financial Sustainability Accounting Standards Board (“SASB”) Indicators

The Sustainability Accounting Standards Board (“SASB”) is an independent standards setting organization that seeks to create reporting standards for companies to communicate financially material sustainability data to their investors. Triumph Financial supports the SASB framework as it provides a transparent process through which the company may disclose relevant environmental, social and governance information to our stakeholders. This 2022 report will be Triumph Financial’s first disclosure under the SASB standards. We expect our disclosures on these topics to evolve over time.

Triumph Financial’s SASB response is Financials sector-based and focused on the Commercial Banks Sustainable Industry Classifications. The following are those standards that Triumph Financial regards as most relevant to its operations. All disclosures are based on 2018 SASB standards as published. Information is based on year-end 2022, unless otherwise noted, and presented at a consolidated level.

Information that (i) is not material or is confidential, (ii) is potentially competitively harmful if released or (iii) is not collected in a manner consistent with SASB metrics may not be disclosed.

Disclosure Topic Code	Accounting metric	Response/Disclosure location
<b>Data Security</b>		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Not Disclosed, See Introduction
<a href="#">FN-CB-230a.2</a>	Description of approach to identifying and addressing data security risks	Triumph Financial, Inc. — <a href="#">2022 ESG Report</a> , pages 10–12
<b>Financial Inclusion &amp; Capacity Building</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	(1) Number of loans outstanding qualified to programs designed to promote small business and community development: 1,273 loans  (2) amount of loans outstanding qualified to programs designed to promote small business and community development: \$333.2 million
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	(1) Number of past due and nonaccrual loans qualified to programs designed to promote small business and community development: 11 loans and 10 loans, respectively  (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development: \$4.9 million and \$3.7 million, respectively
FN-CB-240a.3	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	The Company does not currently gather information related to a customer’s status as previously being unbanked or underbanked. The Company does offer low-to-moderate-income programs that are low to no cost and designed to help customer’s build credit or accrue savings

## Financial Inclusion & Capacity Building Continued

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<a href="#">FN-CB-240a.4</a>	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers	The Company does not currently gather information related to a customer's status as previously being unbanked or underbanked. The Company does offer financial literacy programs and information on such programs can be found in our Triumph Financial, Inc. — <a href="#">2022 ESG Report</a>
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## Incorporation of Environmental, Social and Governance Factors in Credit Analysis

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<a href="#">FN-CB-410a.1</a>	Commercial and industrial credit exposure, by industry	Triumph Financial, Inc. — <a href="#">2022 ESG Report</a> , pages 21-22
<a href="#">FN-CB-410a.2</a>	Description of approach to incorporation of environmental, social and governance factors in credit analysis	Triumph Financial, Inc. — <a href="#">2022 ESG Report</a> , pages 14-16

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## Business Ethics

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<a href="#">FN-CB-510a.1</a>	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations	Information on the company's legal proceedings can be found in the Triumph Financial <a href="#">2022 Annual Report</a> , Note 15, Legal Contingencies, page 168, document page 186
<a href="#">FN-CB-510a.2</a>	Description of whistleblower policies and procedures	<a href="#">Whistleblower Policy</a>

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## Systemic Risk Management

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<a href="#">FN-CB-550a.1</a>	Global Systemically Important Bank (G-SIB) score by category	According to the BASEL Committee on Banking Supervision's assessment methodology, Triumph Financial is not considered to be a Global Systemically Important Bank (G-SIB) and, as a result, does not have a G-SIB score
<a href="#">FN-CB-550a.2</a>	"Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities"	While Triumph Financial does conduct capital adequacy planning and strategic planning exercises with horizons of 3 to 5 years, according to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, we are not required to conduct annual stress testing due to the \$10 billion asset threshold

## Activity Metric

FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<p>(1) Number of checking accounts            (a) personal: 58,749            (b) small business: 6,239</p> <p>(1) Number of savings accounts            (a) personal: 29,926            (b) small business: 262</p> <p>(2) Value of checking accounts            (a) personal: \$1.1 billion (average)            (b) small business: \$327.4 million (average)</p> <p>(2) Value of savings accounts            (a) personal: \$629.7 million (average)            (b) small business: \$12.9 million (average)</p>
FN-CB-000.B	(1) Number and (2) value of loans by segment (a) personal, (b) small business and (c) corporate	<p>Personal            (1) Number of loans by segment: 977 (non-res)            (2) Value of loans by segment: \$8.0 million</p> <p>Small Business            (1) Number of loans by segment: 3,288            (2) Value of loans by segment: \$480.7 million</p> <p>Corporate            (1) Number of loans by segment:            (a) CMRE: 597 (non-farm/non-res)            (b) C&amp;I: 3,530            (c) Construction: 155            (d) Farmland: 239            (e) Warehouse Lending: 30            (2) Value of loans by segment: (incl. unfunded commitments)            (a) CMRE: \$620.7 million            (b) C&amp;I: \$1.6 billion            (c) Construction: \$182.1 million            (d) Farmland: \$69.5 million            (e) Warehouse Lending: \$1.88 billion</p>

\*Balances include unfunded commitments.

Top 10 Industries	NAICS Code	Value as of 12/31/2022*
General Freight Trucking, Long-Distance, Truckload	484121	\$1,314,015,293
Freight Transportation Arrangement	488510	\$208,997,174
Real Estate Credit	522292	\$136,358,251
Consumer Lending	522291	\$77,979,352
Used Car Dealers	441120	\$46,316,753
General Freight Trucking, Long-Distance, Less Than Truckload	484122	\$43,711,771
All Other Nondepository Credit Intermediation	522298	\$36,664,639
Sales Financing	522220	\$34,579,778
Highway, Street and Bridge Construction	237310	\$22,805,986
Financial Transactions Processing, Reserve and Clearinghouse Activities	522320	\$22,503,600

Industries at Least 2% of Overall Portfolio	NAICS Code	Value as of 12/31/2022
General Freight Trucking, Long-Distance, Truckload	484121	\$1,314,015,293
Freight Transportation Arrangement	488510	\$208,997,174
Real Estate Credit	522292	\$136,358,251

\*The reported values include the notional amount of direct outstanding and unfunded legally binding lending commitments net of amounts distributed (e.g., syndicated or participated) to other financial institutions.

\*Balances include unfunded commitments.

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